Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	☐ Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1:	Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1. Your	r full name		
govei identi	the name that is on your rnment-issued picture ification (for example, driver's license or	Bobbi First name Marie	First name
pass	,	Middle name Gilmartin	Middle name
identi	your picture ification to your meeting he trustee.	Last name	Last name
		Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
	ther names you	Bobbi	
have year	e used in the last 8 s	First name	First name
	de your married or en names.	Middle name Bowen	Middle name
maiu	en names.	Last name	Last name
		First name	First name
		Middle name	Middle name
		Last name	Last name
your	the last 4 digits of Social Security	xxx - xx - <u>9239</u>	XXX - XX
Indiv	oer or federal idual Taxpayer ification number	OR	OR
ident	ilication number	9 xx - xx	9 xx - xx

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Document Gilmartin Bobbi Marie Debtor 1 Case Number (if known)

	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	Business name Business name EIN EIN	I have not used any business names or EINs. Business name Business name EIN EIN
5. Where you live	4426 S. Wallace Number Street	If Debtor 2 lives at a different address: Number Street
	Chicago IL 60609 City State ZIP Code COOK County If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	City State ZIP Code County If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address. Number Street
	P.O. Box City State ZIP Code	P.O. Box City State ZIP Code
6. Why you are choosing this district to file for bankruptcy.	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. have another reason. Explain. (See 28 U.S.C. § 1408	Check one: Over the last 180 days before filing this petition, I have lived in this district longer than in any other district. I have another reason. Explain. (See 28 U.S.C. § 1408

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Document Gilmartin Page 3 of 65 Bobbi Marie Debtor 1 Case Number (if known)

Pa	Tell the Court About You	r Bankruptcy Case
7.	The chapter of the Bankruptcy Code you	Check one. (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.
	are choosing to file	☐ Chapter 7
	under	☐ Chapter 11
		☐ Chapter 12
		■ Chapter 13
8.	How you will pay the fee	I will pay the entire fee when I file my petition. Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address. ☐ I need to pay the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A). I request that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.
9.	Have you filed for bankruptcy within the last 8 years?	No ■ Yes. District Ndil When 11/08/2011 Case Number 11-45460 MM / DD / YYYY District None When Case Number MM / DD / YYYYY District When Case Number MM / DD / YYYYY
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	■ No Yes. Debtor Relationship to you District When Case Number, if known MM / DD / YYYY Debtor Relationship to you District When Case Number, if known MM / DD / YYYY
11.	Do you rent your residence?	 No. Go to line 12 Yes. Has your landlord obtained an eviction judgment against you? No. Go to line 12. Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition.

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Debtor 1	Bobbi	Marie	Document Gilmartin	Page 4 of 65 Case Number (if known)
	First Name	Middle Name	Last Name	

12.	A	.	0 . 5		
	Are you a sole proprietor of any full- or part-time business? A sole proprietorship is a	■ No. □ Yes.	Go to Part 4. Name and location of	business	
	business you operate as an individual, and is not a separate legal entity such as		Name of business, if any	,	
	a corporation, partnerhsip, or LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition.		Number Street		
	to the polition.		City		State Zip Code
			Check the appropriate	e box to describe your business:	
			☐ Health Care Bus	siness (as defined in 11 U.S.C. § 101(27)	۹))
			☐ Single Asset Re	eal Estate (as defined in 11 U.S.C. § 101(51B))
			Stockbroker (as	defined in 11 U.S.C. § 101(53A))	
			Commodity Bro	ker (as defined in 11 U.S.C. § 101(6))	
			☐ None of the abo	ove	
	debtor? For a definition of small business debtor, see 11 U.S.C. § 101(51D).	☐ No. I	am not filing under Chapte am filing under Chapte the Bankruptcy Code.	apter 11. er 11, but I am NOT a small business deb	tor according to the definition in
		_		er 11 and I am a small business debtor a	ecording to the definition in the
Pa	rt 4: Report if You Own or Ha	Yes.	I am filing under Chapte Bankruptcy Code.	er 11 and I am a small business debtor ac	ccording to the definition in the
Pa 14.	The Report of You Own or Have Do you own or have any property that poses or is alleged to pose a threat	Yes. Ve Any Hazard No.	I am filing under Chapte Bankruptcy Code.		•
	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any	Yes. Ve Any Hazard No.	I am filing under Chapte Bankruptcy Code.	perty That Needs Immediate Attention	•
	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	Yes. Ve Any Hazard No.	I am filing under Chapte Bankruptcy Code. lous Property or Any Pro	perty That Needs Immediate Attention	
	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock	Yes. Ve Any Hazard No.	I am filing under Chapte Bankruptcy Code. Ious Property or Any Pro What is the hazard? If immediate attention i	is needed, why is it needed?	
	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	Yes. Ve Any Hazard No.	I am filing under Chapte Bankruptcy Code. lous Property or Any Pro	is needed, why is it needed?	
	Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention? For example, do you own perishable goods, or livestock that must be fed, or a building	Yes. Ve Any Hazard No.	I am filing under Chapte Bankruptcy Code. Ious Property or Any Pro What is the hazard? If immediate attention i	is needed, why is it needed?	

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Debtor 1

Bobbi Marie Document

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Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to	receive a	briefing	about
credit counseling be	cause of	:	

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to rece	ive a briefing about
credit counseling because	se of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 18-09108 Doc 1 Filed 03/29/18 Entered 03/29/18 07:11:04 Desc Main

Debtor 1 Bobbi Marie Document Gilmartin Page 6 of 65

Case Number (if known)

Pa	Answer These Questions	for Reporting Purposes		
16.	What kind of debts do you have?		consumer debts? Consumer debts are deprimarily for a personal, family, or household	
			business debts? Business debts are debt estment or through the operation of the busine	-
		No. Go to line 16c. Yes. Go to line 17.		
		_	owe that are not consumer debts or business of	debts.
17.	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.	
	Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?		er 7. Do you estimate that after any exempt pes are paid that funds will be available to distri	
18.	How many creditors do	■ 1-49	1,000-5,000	☐ 25,001-50,000 ☐ 50,001,100,000
	you estimate that you owe?	☐ 50-99 ☐ 100-199 ☐ 200-999	☐ 5,001-10,000 ☐ 10,001-25,000	☐ 50,001-100,000 ☐ More than 100,000
19.	How much do you estimate your assets to be worth?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20.	How much do you estimate your liabilities to be?	■ \$0-\$50,000 □ \$50,001-\$100,000 □ \$100,001-\$500,000 □ \$500,001-\$1 million	\$1,000,001-\$10 million \$10,000,001-\$50 million \$50,000,001-\$100 million \$100,000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Pa	Sign Below			
For	you	I have examined this petition, and correct.	I declare under penalty of perjury that the info	ormation provided is true and
		•	oter 7, I am aware that I may proceed, if eligible inderstand the relief available under each chap	• • • •
			did not pay or agree to pay someone who is a d read the notice required by 11 U.S.C. § 342	,
		I request relief in accordance with	the chapter of title 11, United States Code, sp	pecified in this petition.
		_	nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for u d 3571.	
		/s/ Bobbi Marie Gilma Signature of Debtor 1		uture of Debtor 2
		Executed on03/27/2018		uted onMM / DD / YYYY

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Debtor 1	Bobbi	Marie	Gilmartin	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

🗶 /s/ Jonathan Daniel Parker	Date	Date: 03/28/2	018
Signature of Attorney for Debtor		MM / DD / YYYY	,
Jonathan Daniel Parker			
Printed name			-
Geraci Law L.L.C.			
Firm name			•
55 E. Monroe St., #3400			
Number Street			-
		00000	-
Chicago	L	60603	-
Chicago	State	ZIP Code	-
Chicago	State		- ıcilaw.com
Chicago	State	ZIP Code	- ıcilaw.com

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Fill in this information to identify your case:					
Debtor 1	Bobbi	Marie	Gilmartin		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
		or the : <u>NORTHERN</u> District of _			
Case Number					
(If known)					

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Part 1:	Summarize Your Assets	
		Your assets Value of what you own
	le A/B: Property (Official Form 106A/B) y line 55, Total real estate, from Schedule A/B	\$ 0
1b. Copy	y line 62, Total personal property, from Schedule A/B	\$ 300
1c. Copy	y line 63, Total of all property on Schedule A/B	\$ 300
Part 2:	Summarize Your Liabilities	
		Your liabilities Amount you owe
	e D: Creditors Who Have Claims Secured by Property (Official Form 106D) y the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$0
3а. Сору	e E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) y the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/Fy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$2,928 \$27,569
Part 3:	Summarize Your Liabilities	
4. Schedul	e I: Your Income (Official Form 106I)	\$2,997.47
5. Schedul	our combined monthly income from line 12 of <i>Schedule I</i>	\$2,695.00
Сору ус	our monthly expenses from line 22c of Schedule J	Ψ2,000.00

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Document Gilmartin Bobbi Marie Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records				
_	Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes				
Your famil	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.				
	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$4,998.36				
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : art 4 of Schedule E/F, copy the following:	Total claim			
9a. Dom	estic support obligations (Copy line 6a.)	\$_0.00			
9b. Taxe	es and certain other debts you owe the government. (Copy line 6b.)	\$_2,928.00			
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00			
9d. Stud	ent loans. (Copy line 6f.)	\$_0.00			
	gations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$_0.00			
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00			
9g. Tota	I. Add lines 9a through 9f.	\$_2,928.00			

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Fill in this in	formation to ide	ntify your case and this filing	:	0 of 65	
Debtor 1	Bobbi	Marie	Gilmartin		
Debtor 2	First Name	Middle Name	Last Name		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District o			
Case Number			(State)		Check if this is an
(If known)	4004	/D			amended filing
	orm 106A e A/B: Pr				12/15
n each category ategory where esponsible for ages, write you	y, separately list you think it fits supplying corre ur name and cas Describe Each Re	and describe items. List an a best. Be as complete and acc ct information. If more space e number (if known). Answer sidence, Building, Land, or Oth	curate as possible. If two m is needed, attach a separa every question. er Real Esate You Own or Ha		n the Ily
No. Yes. Add the dol	Describe lar value of the p	gal or equitable interest in ar portion you own for all of you I. Write that number here	r entries fro Part 1, includi		\$0.00
Part 2:	Describe Your Vel	nicles			
No. Watercraft Examples: No. Yes.	Describe Describe motor Boats, trailers, motor	s, sport utility vehicles, motor homes, ATVs and other recre ors, personal watercraft, fishing ve	eational vehicles, other veh ssels, snowmobiles, motorcycle	accessories	
	-	oortion you own for all of you 2. Write that number here	r entries fro Part 2, includii	ng any entries for pages >	\$ 0.00
Part 3:	Describe Your Per	sonal and Household Items			
Do you own o	have any legal	or equitable interest in any of	f the following items?		Current value of the portion you own? Do not deduct secured claims or exemptions
	I goods and furn Major appliances, f	n ishings urniture, linens, china, kitchenware			
Yes.	Describe				\$ 0.00
	Televisions and rac	dios; audio, video, stereo, and digit including cell phones, cameras, m		rs, scanners; music	
Yes.	Describe	Cell phone			\$100 \$ <u>100.0</u> 0
	Antiques and figuri	nes; paintings, prints, or other artwoodlections; other collections, memo		t objects;	
Yes.	Describe				\$0.00

Official Form 106A/B Record # 763442 Schedule A/B: Property Page 1 of 6

Bobbi

Case 18-09108

Doc 1

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Desc Main

First Name Middle Name Filed 03/29/18 Gilmartin Document

09.	Examples:			ment; bicycles, pool tables, golf clubs, skis; canoes			
	Yes.	Describe				\$	0.00
10.	Firearms Examples:	Pistols, rifles, sho	tguns, ammunition, and related equipr	ment		-	
	Yes.	Describe				\$	0.00
11.	Clothes Examples:	Everyday clothes,	furs, leather coats, designer wear, sh	noes, accessories		·	
	Yes.	Describe	Everyday clothes, coats, shoes, ac	ccessories	\$50	\$	50.00
12.	Jewelry Examples: gold, silver		costume jewelry, engagement rings,	wedding rings, heirloom jewelry, watches, gems,		<u> </u>	
	Yes.	Describe				\$	0.00
13.	Non-farm Examples:	animals Dogs, cats, birds,	horses				
14.	Yes.	Describe personal and h	ousehold items you did not alre	eady list, including any health aids you did not list		\$	0.00
	No.	Describe					
45			of your entries from Bart 2, inable	luding any entries for pages you have attached		\$	0.00
	Auu tile ut	mai value oi ali	or your chilles from rait o, file	idding any entries for pages you have attached		1	\$150.00
	for Part 3.	Write that num	ber here	>			Ψ130.00
		Write that num		>			ψ130.00
	'art 4:	Describe Your Fi			por l Do n	rent value of ti	ne
Do	you own o	Describe Your Fi r have any lega	nancial Assets I or equitable interest in any of t		por l Do n	tion you own? not deduct secure	ne
Do	you own o Cash Examples:	Describe Your Fi r have any lega	nancial Assets I or equitable interest in any of t	the following?	por l Do n	tion you own? not deduct secure	ne
Do 16.	Cash Examples: No. Yes. Deposits of Examples:	Describe Your Fi r have any lega Money you have i Describe of money Checking, savings	nancial Assets I or equitable interest in any of the second of the seco	the following? deposit box, and on hand when you file your petition tes of deposit; shares in credit unions, brokerage houses,	por l Do n	tion you own? not deduct secure cemptions	n e d claims
Do 16.	Cash Examples: No. Yes. Deposits of Examples: and other s	Describe Your Fi r have any lega Money you have i Describe of money Checking, savings	nancial Assets I or equitable interest in any of the second of the seco	the following? deposit box, and on hand when you file your petition tes of deposit; shares in credit unions, brokerage houses,	por l Do n	tion you own? not deduct secure cemptions	n e d claims
Do 16.	Cash Examples: No. Yes. Deposits of Examples: and other s	Pescribe Your Fire have any lega Money you have it to be	nancial Assets I or equitable interest in any of the second seco	the following? deposit box, and on hand when you file your petition tes of deposit; shares in credit unions, brokerage houses, e same institution, list each. Institution name:	por l Do n	tion you own? not deduct secure cemptions	0.00 0.00
Do 16.	Cash Examples: No. Yes. Deposits of Examples: and other s No. Yes.	Money you have in the property of money Checking, savings similar institutions. Describe	nancial Assets I or equitable interest in any of the second seco	the following? deposit box, and on hand when you file your petition tes of deposit; shares in credit unions, brokerage houses, e same institution, list each. Institution name: Chase Bank of America	por l Do n	tion you own? not deduct secure cemptions	0.00 0.00
Do 16.	Cash Examples: No. Yes. Deposits of Examples: and other significant of the significant o	Money you have in the property of money Checking, savings similar institutions. Describe	nancial Assets I or equitable interest in any of the second seco	the following? deposit box, and on hand when you file your petition tes of deposit; shares in credit unions, brokerage houses, e same institution, list each. Institution name: Chase Bank of America	por l Do n	tion you own? not deduct secure cemptions	0.00 0.00
16.	Cash Examples: No. Yes. Deposits of Examples: and other simples: No. Yes.	Money you have in the property of money Checking, savings similar institutions. Describe Describe Describe Describe	nancial Assets I or equitable interest in any of the second seco	the following? deposit box, and on hand when you file your petition tes of deposit; shares in credit unions, brokerage houses, e same institution, list each. Institution name: Chase Bank of America	por l Do n	tion you own? not deduct secure emptions \$ \$ \$	0.00 0.00 50.00 100.00
16.	you own o Cash Examples: No. Yes. Deposits of Examples: And other solution of the solution o	Money you have in the property of money Checking, savings similar institutions. Describe Describe Describe Describe	nancial Assets I or equitable interest in any of the second seco	the following? deposit box, and on hand when you file your petition tes of deposit; shares in credit unions, brokerage houses, e same institution, list each. Institution name: Chase Bank of America money market accounts and unincorporated businesses, including an interest in	por l Do n	tion you own? not deduct secure emptions \$ \$ \$	0.00 0.00 50.00 100.00

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Document Page 12 of 5 bumber (if known) Case 18-09108 Doc 1 Desc Main Bobbi 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. No. Yes. Describe..... Issuer name: 0.00 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans No. Describe..... Type of account and Institution name: Yes 401(k) or similar plan TIAA-CREF Unknown 0.00 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications No. Yes. Describe..... Institution name or individual: 0.00 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) Describe..... Issuer name and description: 0.00 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No. Describe..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): Yes. 0.00 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers No. Describe..... 0.00 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No. Describe..... Yes. 0.00 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No. Yes. Describe..... 0.00 Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions

28. Tax refunds owed to you		
No.		
Yes. Describe		
	\$	0.00
9. Family support		
Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
No.		
Yes. Describe		
	\$	0.00
30. Other amounts someone owes you		

Yes.

Describe.....

Social Security benefits; unpaid loans you made to someone else

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,

0.00

Bobbi

Case 18-09108 Doc 1

Döcüment

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First Name 31. Interest in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance No. Company Name & Beneficiary: Yes Describe..... Health insurance - employer provided \$0 Term life insurance and disability insurance - employer provided \$0 0.00 32. Any interest in property that is due you from someone who has died If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died. No. Yes. Describe..... 0.00 33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment Examples: Accidents, employment disputes, insurance claims, or rights to sue No. Describe..... Yes. 0.00 34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights No. Yes. Describe..... 0.00 35. Any financial assets you did not already list Describe..... 0.00 36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached \$150.00 for Part 4. Write that number here--> Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1. 37. Do you own or have any legal or equitable interest in any business-related property? No. Yes. Current value of the portion you own? Do not deduct secured claims or exemptions 38. Accounts receivable or commissions you already earned No. Yes. Describe..... 0.00 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No. Describe..... 0.00 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade Yes. Describe..... 0.00 41. Inventory No. Yes. Describe..... 0.00 42. Interests in partnerships or joint ventures Name of Entity and Percent of Ownership: Yes. Describe..... 0.00 43. Customer lists, mailing lists, or other compilations No. Yes. Describe..... 0.00

Case 18-09108 Doc 1 Bobbi Debtor 1

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44. Any business-related property you did not already list No.	
Yes. Describe	\$0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here>	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.	
46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No.	
Yes. Describe	\$0.00
47. Farm animals Examples: Livestock, poultry, farm-raised fish	
No. Yes. Describe	1
48. Crops—either growing or harvested	\$0.00
No.	7
Yes. Describe	\$0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade No.	
Yes. Describe	\$ 0.00
50. Farm and fishing supplies, chemicals, and feed	1
Yes. Describe]
51. Any farm- and commercial fishing-related property you did not already list	\$0.00
No. Yes. Describe	1
	\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached	\$0.00
for Part 6. Write that number here>	\$0.00
Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above	
53. Do you have other property of any kind you did not already list?	
Examples: Season tickets, country club membership No.	
Yes. Describe	\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here>	\$0.00

Bobbi Case 18-09108 Marie

63. Total of all property on Schedule A/B. Add line 55 + line 62

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\$300.00

First Name List the Totals of Each Part of this Form Part 8: \$ 0.00 55. Part 1: Total real estate, line 2 \$ 0.00 56. Part 2: Total vehicles, line 5 \$ 150.00 57. Part 3: Total personal and household items, line 15 \$ 150.00 58. Part 4: Total financial assets, line 36 \$ 0.00 59. Part 5: Total business-related property, line 45 \$ 0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$ 0.00 61. Part 7: Total other property not listed, line 54 \$ 300.00 \$ 300.00 62. Total personal property. Add lines 56 through 61.

Official Form 106A/B Record # 763442 Schedule A/B: Property Page 6 of 6

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Fill in this in	Fill in this information to identify your case:					
Debtor 1	Bobbi	Marie	Gilmartin			
	First Name	Middle Name	Last Name			
Debtor 2	·					
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of _	ILLINOIS(State)			
Case Number	r					
(If known)						

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identif	Part 1: Identify the Property You Claim as Exempt							
1. Which set of exc	1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.							
You are clair	You are claiming state and federal nonbankruptcy exemptions . 11 U.S.C. § 522(b)(3)							
You are clair	You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)							
2. For any propert	y you list on <i>Schedule A/B</i> that you	u claim as exempt, fill in the	e information below.					
· ·	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption				
		Copy the value from Schedule A/B	Check only one box for each exemption					
Brief description:	Cell phone	_{\$_} 100	\$100	735 ILCS 5/12-1001(b)				
Line from	0.7		100% of fair market value, up to					
Schedule A/B:	<u>07</u>		any applicable statutory limit					
Brief description:	Everyday clothes, coats, shoes, accessories	\$50	\$_50	735 ILCS 5/12-1001(a),(e)				
Line from			100% of fair market value, up to					
Schedule A/B:	<u>11</u>		any applicable statutory limit					
Brief	401(k) or similar plan, TIAA-CREF,	e Unknown	П.	735 ILCS 5/12-1006				
description:	0.00	\$Unknown	 \$					
Line from	21		100% of fair market value, up to					
Schedule A/B:	<u>Z1</u>		any applicable statutory limit					
,	g a homestead exemption of more							
	(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment .)							
■ No.								
	Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?							
∐ No □ _{Yes.}								
<u> </u>								
Official Form 106C	Record # 763442	Schedule C: The	e Property You Claim as Exempt	Page 1 of 1				

Fill in this i	Caso 19 nformation to ident		Filad 02/20/19	Entered 0 7 of		7:11:04	Desc Main	
Debtor 1	Bobbi	Marie	Gilmartin					
	First Name	Middle Name	Last Name					
Debtor 2								
(Spouse, if filing)	First Name	Middle Name	Last Name					
United State	s Bankruptcy Court for	the : <u>NORTHERN</u> District of _						
Case Numbe	er		(State)				Check if this	is an
(If known)			-				amended fili	ng
Schedule		rs Who Have Clain			onsible for suppl	lying correct		12/15
		ded, copy the Additional Page e and case number (if known)		ntries, and attach	it to this form. O	n the top of any	у	
1. Do any cr	editors have claims	secured by your property?						
No. C	heck this box and s	ubmit this form to the court with	your other schedules. Yo	u have nothing els	se to report on thi	s form.		
Yes. F	ill in all of the inform	nation below.						
Part 1:	List All Secured Cla	ims						_
2. List all se	ecured claims If a	creditor has more than one sec	ured claim list the creditor	r senarately	Colu		Column A	Column C
for each	claim. If more than	one creditor has a particular cla claims in alphabetical order ac	aim, list the other creditors	in Part 2.	Do no	unt of claim ot deduct the of collateral	Value of collateral that supports this claim	Unsecured portion If any

Fill	in this	Caso 18 00109 Do	c 1 Filod 02/20/19	Entered 03/29/1 8 of 65	8 07:11:04 [Desc Main	
Do	htor 1	Bobbi Marie	Gilmartin				
De	btor 1	First Name Middle Name	Last Name				
De	btor 2						
(Spo	ouse, if filin	g) First Name Middle Name	Last Name				
Un	ited Sta	tes Bankruptcy Court for the : <u>NORTHERN</u>	District of <u>ILLINOIS</u>				
Ca	se Num	her	(State)			Check if	f this is an
	known)	pei				amende	ed filing
Offi	cial	Form 106E/F					
		le E/F: Creditors Who Hav					12/15
ist th I/B: P redito eede op of	e othe <i>ropert</i> ors wit d, copy	ete and accurate as possible. Use Part 1 r party to any executory contracts or und y (Official Form 106A/B) and on Schedul h partially secured claims that are listed y the Part you need, fill it out, number the ditional pages, write your name and cas List All of Your PRIORITY Unsecured Cla	expired leases that could result in a e G: Executory Contracts and Unexp in Schedule D: Creditors Who Have e entries in the boxes on the left. Att ie number (if known).	claim. Also list executory o pired Leases (Official Forn Claims Secured by Prope	contracts on <i>Schedule</i> n 106G). Do not include erty. If more space is		
1. Do	, '	creditors have priority unsecured claims	against you?				
L	_	Go to Part 2.					
	Yes.		Pt - 1 1	and the Part Harman Pro-			
ea no ur	ach cla onprior nsecure	of your priority unsecured claims. If a cre im listed, identify what type of claim it is. If ity amounts. As much as possible, list the ed claims, fill out the Continuation Page of explanation of each type of claim, see the	a claim has both priority and nonprior claims in alphabetical order according Part 1. If more than one creditor hold	rity amounts, list that claim to the creditor's name. If y s a particular claim, list the	here and show both prion ou have more than two	ority and priority	
,		, , ,		,	Total claim	Priority amount	Nonpriority amount
2.1	Illino	is Department of Revenue	Last 4 digits of account number _		\$ 64.00	\$ 64.00	\$ 0.00
		or's Name Box 64338	When was the debt incurred?	2017			
	Numb		when was the debt incurred?				
			As of the date you file, the claim is	: Check all that apply.			
			Contingent	117			
	Chica		Unliquidated				
١	City Who ov	State Zip Code ves the debt? Check one.	Disputed				
	Debt	tor 1 only					
	Debt	tor 2 only	Type of PRIORITY unsecured claim	1:			
	Debi	tor 1 and Debtor 2 only	Domestic support obligations				
ĺ	At le	ast one of the debtors and another	Taxes and certain other debts you	owe the government			
ĺ	Che	ck if this claim relates to a	_				
		nmunity debt	Claims for death or personal injury	while you were			
		laim subject to offest?	intoxicated				
	No		Other. Specify				
	Yes						

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Case Number (if known) Bobbi Marie Debtor 1 Your PRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 2.3, followed by 2.4, and so forth. Total claim **Priority** Nonpriority amount amount \$ 2,864.00 **\$**0.00 IRS Priority Debt \$ 2,864.00 2.2 Last 4 digits of account number _ Creditor's Name 2017 When was the debt incurred? PO Box 7346 Number As of the date you file, the claim is: Check all that apply. Contingent Philadelphia PA 19101 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of PRIORITY unsecured claim: Domestic support obligations Debtor 1 and Debtor 2 only Taxes and certain other debts you owe the government At least one of the debtors and another Check if this claim relates to a community debt Claims for death or personal injury while you were Is the claim subject to offest? intoxicated No Other. Specify Yes List All of Your NONPRIORITY Unsecured Claims 3. Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. Yes. 4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. **Total claim** AT&T \$ 359.00 4.1 Last 4 digits of account number _ Creditor's Name When was the debt incurred? PO Box 8212 Number Street As of the date you file, the claim is: Check all that apply. Contingent 60572-8212 Aurora Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify ___Utility Bills/Cellular Service

Official Form 106E/F

Page 20 of 65 Case Number (if known) Document Bobbi Marie Debtor 1

Pa	Your NONPRIORITY Unsecured Claims - 0	Continuation Page	
After	isting any entries on this page, number them b	peginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.2	Avant Inc	Last 4 digits of account number	\$ <u>8,267.00</u>
	Creditor's Name		
	222 N Salle St Ste 1700	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Oliverna III 00004	Contingent	
	Chicago IL 60601	Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	-	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	ls the claim subject to offest?	_	
	No	Other. Specify Personal Loan	
	Yes Dark Dalawara		. 4 400 00
4.3	Barclays Bank Delaware	Last 4 digits of account number	<u>\$_1,402.00</u>
	Creditor's Name 125 S. West St.	When was the debt incurred?	
	Number Street		
	Names Cases		
		As of the date you file, the claim is: Check all that apply.	
	Wilmington DE 19801	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
	No	Condit Cond or Condit Han	
	Yes	Other. Specify Credit Card or Credit Use	
4.4	CAP1/Cbela	Last 4 digits of account number NULL	\$ 832.00
7.7	Creditor's Name		
	4800 Nw 1St St Ste 300	When was the debt incurred? 2014-2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Lincoln NE 68521	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one. Debtor 1 only	.	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?		
	No	Other. Specify Credit Card or Credit Use	
	Yes		

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L	4.5	Last 4 digits of account number	3 004.00
ı	Creditor's Name		
ı	Po Box 30253	When was the debt incurred? 2016-2018	
ı	Number Street		
ı			
ı		As of the date you file, the claim is: Check all that apply.	
ı		Contingent	
ı	Salt Lake City UT 84130		
ı	City State Zip Code	Unliquidated	
ı	Who owes the debt? Check one.	Disputed	
ı	Debtor 1 only		
ı			
ı	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ı	Debtor 1 and Debtor 2 only	Student loans	
ı	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ı		that you did not report as priority claims	
ı	Check if this claim relates to a		
ı	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ı	Is the claim subject to offest?		
ı	No	Other. Specify Credit Card or Credit Use	
L	Yes		
Γ	4.6 Capitalone	Last 4 digits of account number NULL	\$ 2,838.00
t	Creditor's Name	<u>————</u>	
ı	15000 Capital One Dr	When was the debt incurred? 2015-2017	
ı			
ı	Number Street		
ı		As of the date you file, the claim is: Check all that apply.	
ı			
ı	Richmond VA 23238	Contingent	
ı	City State Zip Code	Unliquidated	
ı	Who owes the debt? Check one.	Disputed	
ı			
ı	Debtor 1 only		
ı	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
ı	Debtor 1 and Debtor 2 only	Student loans	
ı	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ı		that you did not report as priority claims	
ı	Check if this claim relates to a		
ı	community debt	Debts to pension or profit-sharing plans, and other similar debts	
ı	Is the claim subject to offest?		
ı	No	Other. Specify Credit Card or Credit Use	
L	Yes		
Γ	4.7 Capitalone	Last 4 digits of account number NULL	\$ 2,948.00
t	Creditor's Name		
ı	15000 Capital One Dr	When was the debt incurred? 2015-2017	
ı			
ı	Number Street		
1		As of the date you file, the claim is: Check all that apply.	
ı		Contingent	
1	Richmond VA 23238		
ı		Unliquidated	
1	City State Zip Code Who owes the debt? Check one.	Disputed	
1		_	
1	Debtor 1 only		
1	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
1	Debtor 1 and Debtor 2 only	Student loans	
1	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
1		that you did not report as priority claims	
1	Check if this claim relates to a		
1	community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	Is the claim subject to offest?		
1	No	Other. Specify Credit Card or Credit Use	
	Yes		

Page 22 of 65 Case Number (if known) **Document** Bobbi Marie Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After li	isting any entries on this page, number them be	ginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.8	Comenitybank/Victoria	Last 4 digits of account number NULL	\$ <u>976.00</u>
	Creditor's Name Po Box 182789	When was the debt incurred? 2014-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Calumahura	Contingent	
	Columbus OH 43218	Unliquidated	
١ ،	City State Zip Code Who owes the debt? Check one.	Disputed	
l 1	Debtor 1 only	_	
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
l i	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
l i	Check if this claim relates to a	that you did not report as priority claims	
"	community debt	Debts to pension or profit-sharing plans, and other similar debts	
<u> </u>	s the claim subject to offest?		
	No	Other. Specify	
	Yes		
4.9	Comenitycb/Mypointsrwd	Last 4 digits of account number NULL	\$ _543.00
	Creditor's Name	When was the debt incurred? 2014-2018	
	Po Box 182120	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Columbus OH 43218	Unliquidated	
١,	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
l i	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
l i	Debtor 1 and Debtor 2 only	Student loans	
	=	Obligations arising out of a separation agreement or divorce	
	At least one of the debtors and another	that you did not report as priority claims	
1	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
1	s the claim subject to offest?	Debts to pension or pront-snaming plans, and other similar debts	
1	No	Other. Specify Credit Card or Credit Use	
l i	Yes	Other. Specify	
4.10	Credit ONE BANK N.A.	Last 4 digits of account number <u>5741</u>	\$ <u>1,238.00</u>
	Creditor's Name	2017 2017	
	Po Box 1269	When was the debt incurred? 2017-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Greenville SC 29602	Unliquidated	
\	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
ļ	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
[Check if this claim relates to a	that you did not report as priority claims	
'	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	s the claim subject to offest?		
	No	Other. Specify Unknown Credit Extension	
	Yes		

Page 23 of 65 Case Number (if known) **Document** Bobbi Marie Debtor 1

Pa	Your NONPRIORITY Unsecured Claims - C	ontinuation Page			
After	listing any entries on this page, number them be	eginning with 4.4, followed by 4.5, an	d so forth.	Total Claim	
4.11	Credit ONE BANK N.A.	Last 4 digits of account number	4473	\$ _1,842.00	
	Creditor's Name		2017-2017		
	Po Box 1269	When was the debt incurred?	2017-2017		
	Number Street				
		As of the date you file, the claim is:	Check all that apply.		
	Greenville SC 29602	Contingent			
	City State Zip Code	Unliquidated			
	Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured of	elaim:		
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce		
	Check if this claim relates to a	that you did not report as priority cla	ims		
	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts		
	Is the claim subject to offest?				
	Yes	Other. Specify Unknown Credi	t Extension		
4.12	Kohle/Canana	Last 4 digits of account number	NULL	\$ 2,071.00	
	Creditor's Name	_			
	N56 W 17000 Ridgewood Dr	When was the debt incurred?	2014-2018		
	Number Street				
		As of the date you file, the claim is:	Check all that apply.		
		Contingent			
	Menomonee Falls WI 53051	Unliquidated			
	City State Zip Code Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured of	elaim:		
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce		
	Check if this claim relates to a	that you did not report as priority cla	ims		
	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts		
	Is the claim subject to offest?				
	No Yes	Other. SpecifyCredit Card or C	Credit Use		
4.13	PayPal Credit	Last 4 digits of account number		\$ 712.00	
4.13	Creditor's Name			· 	
	PO Box 5138	When was the debt incurred?			
	Number Street				
		As of the date you file, the claim is:	Check all that apply.		
	T:	Contingent			
	Timonium MD 21094	Unliquidated			
	City State Zip Code Who owes the debt? Check one.	Disputed			
	Debtor 1 only				
	Debtor 2 only	Type of NONPRIORITY unsecured of	elaim:		
	Debtor 1 and Debtor 2 only	Student loans			
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce		
	Check if this claim relates to a	that you did not report as priority cla	ims		
	community debt	Debts to pension or profit-sharing pl	ans, and other similar debts		
	Is the claim subject to offest?	_			
	■ No	Other. Specify Credit Card or C	Credit Use		
Yes					

Page 24 of 65 Case Number (if known) Document Bobbi Marie Debtor 1

Your NONPRIORITY Unsecured Claims - Continuation Page

After I	isting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and	d so forth.	Total Claim		
4.14	Syncb/CARE CREDIT	Last 4 digits of account number	NULL	\$ 676.00		
	Creditor's Name					
	950 Forrer Blvd	When was the debt incurred?	2014-2018			
	Number Street					
		As of the date you file, the claim is:	Check all that apply.			
		Contingent				
	Kettering OH 45420	Unliquidated				
	City State Zip Code					
'	Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:			
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce			
	Check if this claim relates to a	that you did not report as priority clai	ims			
	community debt	Debts to pension or profit-sharing pla	ans, and other similar debts			
	Is the claim subject to offest?					
	No	Other. Specify Credit Card or C	Credit Use			
	Yes					
4.15	Syncb/Toysrus	Last 4 digits of account number	NULL	<u>\$ 270.00</u>		
	Creditor's Name		2016-2018			
	Po Box 965005	When was the debt incurred?	2010-2010			
	Number Street					
		As of the date you file, the claim is:	Check all that apply.			
		Contingent				
	Orlando FL 32896	Unliquidated				
١,	City State Zip Code Who owes the debt? Check one.	Disputed				
		ш .				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:			
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation				
	Check if this claim relates to a	that you did not report as priority clai				
	community debt	Debts to pension or profit-sharing plans, and other similar debts				
	Is the claim subject to offest?					
	■ No □	Other. Specify Credit Card or C	Credit Use			
4.40	TD BANK USA/Targetcred	Loot 4 digita of account number	NULL	\$ 1,991.00		
4.16	Creditor's Name	Last 4 digits of account number		<u> </u>		
	Po Box 673	When was the debt incurred?	2014-2017			
	Number Street					
	Hamber Street					
		As of the date you file, the claim is:	Check all that apply.			
	Minneapolis MN 55440	Contingent				
		Unliquidated				
,	City State Zip Code Who owes the debt? Check one.	Disputed				
	Debtor 1 only					
	Debtor 2 only	Type of NONPRIORITY unsecured c	laim:			
	Debtor 1 and Debtor 2 only	Student loans				
	At least one of the debtors and another	Obligations arising out of a separation	on agreement or divorce			
		that you did not report as priority clai	-			
	Check if this claim relates to a community debt	Debts to pension or profit-sharing pla				
	Is the claim subject to offest?	Property to be used of broth-strating big	ana, and ound similal debts			
	No	Other. Specify Credit Card or C	redit Use			
	Yes	Other. SpecifyOredit Oald of C				
	<u> </u>					

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Debtor 1 Bobbi

List Others to Be Notified for a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.						
Franklin Collection Service, Bankrupto Name 700 Century Park S Number Street	cy Dept.	On which entry in Part 1 or Part 2 Line of (Check one):	Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims			
Birmingham City	AL 35226 State Zip Code	Last 4 digits of account number				

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Bobbi Debtor 1

Marie

Add the Amounts for Each Type of Unsecured Claim

Document

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6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$
			Total claim
Total claims from Part 2	6f. Student loans	6f.	Total claim
	6f. Student loans 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6f. 6g.	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority		\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims 6h. Debts to pension or profit-sharing plans, and other	6g.	\$

		Caco 10		ilad 02/20/19	Entor		7:11:04	Desc Main	
Fi	ll in this in	formation to iden	tify your case:			7 of 65			
D	ebtor 1	Bobbi	Marie	Gilmartin					
D	ebtor 2	First Name	Middle Name	Last Name					
	pouse, if filing)	First Name	Middle Name	Last Name					
U	nited States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _						
	ase Number f known)			(State)				Check if this is	
Off	icial Fo	orm 106G							
			ory Contracts and	Unexpired Lea	ses				12/15
Be as	complete mation. If n	and accurate as nore space is nee	possible. If two married people eded, copy the additional page, ne and case number (if known).	are filing together, both	h are equal			ny	
		·	contracts or unexpired leases?						
	No. Ch	eck this box and s	submit this form to the court with	your other schedules. Y	ou have no	hing else to report on th	nis form.		
	Yes. Fill	in all of the inforr	mation below even if the contrac	ts or leases are listed in	Schedule A	/B: Property (Official Fo	orm 106A/B)		
		-hh		4h 4 1	Th			t	
			or company with whom you ha cell phone). See the instruction						
u	inexpired le	ases.							
	Person or	company with w	hom you have the contract or le	ease		State what the co	ontract or lease	e is for	
2.1									
	Name								
	Number	Street			_				
	City		State Zip	Code	-				
2.2									
	Name				-				
	Number	Street			_				
					_				
	City		State Zip	Code					
2.3					_				
	Name				_				
	Number	Street							
	City		State Zip	Code	_				
	1								
2.4					-				
	Name				_				
	Number	Street							
	City		State Zip	Code	-				
2.5									
	Name				-				
	Number	Street			_				
		5551							

State Zip Code

City

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Fill in this in	nformation to ider		YANIMAN T
Debtor 1	Bobbi	Marie	Gilmartin
	First Name	Middle Name	Last Name
Debtor 2	·		
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of _	
Case Number	r		(State)
(If known)			

Official Form 106H

Schedule H: Your Codebtors 12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

uny 7	any Additional Pages, write your name and case number (if known). Answer every question.						
1. [Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)						
	■ No. □ Yes						
	Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)						
ı	No.	Go to line 3.					
	Yes	s. Did your spouse, t	former spouse, or legal equivalent live with you at the ti	time?			
		•	munity state or territory did you live?	Fill in the name and current address of that person.			
		Name of your spouse, for	mer spouse or legal equivalent				
		Number Street					
		City	State	Zip Code			
5	3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2. **Column 1: Your codebtor** **Column 2: The creditor to whom you owe the debt Check all schedules that apply:						
3.1				Schedule D, line			
	Name	e		Schedule E/F, line			
	Numi	ber Street		Schedule G, line			
	City		State Zi	Zip Code			
3.2				Schedule D, line			
	Name	9		Schedule E/F, line			
	Numi	ber Street		Schedule G, line			
	City		State Zi	Zip Code			
3.3				Schedule D, line			
	Name	e 		Schedule E/F, line			
	Numi	ber Street		Schedule G, line			
	City		State Zi	Zip Code			

Official Form 106H Record # 763442 Schedule H: Your Codebtors Page 1 of 1

Fill in this in	formation to ident	tify your case:	
Debtor 1	Bobbi	Marie	Gilmartin
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Case Number	, ,	the : <u>NORTHERN DISTRICT C</u>	OF ILLINOIS
(If known)			

Official Form 106I

MM / DD / YYYY

Schedule I: Your Income

12/15

date:

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

1

Official Form 106I Record # 763442 Schedule I: Your Income Page 1 of 2

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Page 30 of 65
Case Number (if known) Document Gilmartin Bobbi Marie Debtor 1

Last Name

First Name

				For Debtor 1	For Debtor 2 or non-filing spouse	
	Copy	y line 4 here	4.	\$3,843.36	\$0.00	
5. L	ist all	payroll deductions:				
	5a. T	ax, Medicare, and Social Security deductions	5a. 	\$560.84	\$0.00	
	5b. N	Mandatory contributions for retirement plans	5b. 	\$0.00	\$0.00	
	5c. V	oluntary contributions for retirement plans	5c. —	\$221.11	\$0.00	
	5d. F	Required repayments of retirement fund loans	5d.	\$0.00	\$0.00	
		nsurance	5e. _	\$502.23	\$0.00	
	5f. C	Oomestic support obligations	5f. —	\$0.00	\$0.00	
	5g. L	Jnion dues	5g. 	\$42.60	\$0.00	
		Other deductions. Specify: Life Insurance(D1),	5h. —	\$160.12	\$0.00	
6. A	dd the	payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6. 	\$1,486.90	\$0.00	
7. C	alcula	te total monthly take-home pay. Subtract line 6 from line 4.	7.	\$2,356.47	\$0.00	
8. L	ist all	other income regularly received:				
	8a.	Net income from rental property and from operating a business,				
		profession, or farm				
		Attach a statement for each property and business showing gross				
		receipts, ordinary and necessary business expenses, and the total	0	# 0.00	40.00	
	01	monthly net income.	8a. —	\$0.00	\$0.00	
	8b.	Interest and dividends	8b. —	\$0.00	\$0.00	
	8c.	Family support payments that you, a non-filing spouse, or a	8c. 	\$ 641.00	\$ 0.00	
		dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce				
		settlement, and property settlement.				
	8d.	Unemployment compensation	8d.	ድር ዕር	\$0.00	
	8e.	Social Security	8e.	\$0.00 \$0.00	\$0.00 \$0.00	
	8f.	Other government assistance that you regularly receive	8f.			
	OI.	Include cash assistance and the value (if known) of any non-cash	OI	\$0.00	\$0.00	
		assistance that you receive, such as food stamps (benefits under the				
		Supplemental Nutrition Assistance Program) or housing subsidies.				
		Specify:				
	8g.	Pension or retirement income	8g.	\$0.00	\$0.00	
	8h.	Other monthly income. Specify:	8h.	\$0.00	\$0.00	
9.	Add	all other income . Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.	\$641.00	\$0.00	

10.		ulate monthly income. Add line 7 + line 9.	10.	\$2,997.47 +	\$0.00	\$2,997.47
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	_	<u>_</u>		
11.	State	e all other regular contributions to the expenses that you list in Schedule	e J.			
		de contributions from an unmarried partner, members of your household, you	our dependent	ts, your roommates, and	I	
		r friends or relatives.	at available te	, nav avnanasa listad in	Cabadula I	
		ot include any amounts already included in lines 2-10 or amounts that are n sify:		pay expenses listed in	Schedule J.	11. \$0.00
	•					11. \$0.00
12.		the amount in the last column of line 10 to the amount in line 11. The reset that amount on the Summary of Schedules and Statistical Summary of Ce		•	applies	12. \$2,997.47
13.		ou expect an increase or decrease within the year after you file this form		o ana Relateu Data, II It	. черпоо	Ψ2,337.47
10.	_	No.				
	므	Yes. Explain: Debtors' child support in the amount of \$148 per	week ende i	n June 2018		
	ப	Debtors clinic support in the amount of \$140 per	HOUR CHUS I	ii dalie zo lo		

Department State		Tormation to identify your ca	150.				
2. Do your have dependents? Do not list Debtor 1 and Debtor 2. Do not state the dependents' names. 3. Do your expenses include expenses of people other than yourself and your dependents? The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 17 Tourself and your dependents? Son 17 Tourself and your dependents' names a supplement in a Chapter 13 case to report expenses as of acta after the bankruptcy is flied. If this is a supplemental Schedule J., check the box at the top of the form and fill in the applicable date. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 18 The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 19 The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 20 Dependent's relationship to Dependents age with your submitted applicable date. 10 Dependent's relationship to Dependent's age with your submitted applicable date. 10 Dependent's relationship to Dependent in the Applicable of Submitted applicable date. 11 To Depend your expenses as of your bankruptcy is flied. If this is a supplemental Schedule J., check the box at the top of the form and fill in the applicable date. 11 To Depend your expenses and for with non-cash government assistance if you know the value of such assistance and have included it on Schedule J. Sched	Debtor 1 Debtor 2 (Spouse, if filing) United States Case Number (If known) Official F Schedul Be as complete more space is revery question. Part 1:	Bobbi First Name Bankruptcy Court for the :NOt Orm 106J e J: Your Experiment of the second of	Marie Middle Name Middle Name RTHERN DISTRICT OF	Last Name Last Name ILLINOIS are filing together, both are	An A	amended filing supplement showing pos- come as of the following M / DD / YYYY separate filing for Debto aintains a separate hous	r 2 because Debtor 2 sehold. 12/15 nation. If
Do not list Debtor 1 and Debtor 2. Do not list Debtor 3 and Debtor 2. Do not state the dependents' names. Do not state the dependents' names. Daughter To Wyes X No Yes X		<u></u>	a separate Schedule	J.			
expenses of people other than your dependents? Part 2: Estimate Your Ongoing Monthly Expenses Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106L) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4. Real estate taxes 4a. \$0.00 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses	Do not list Debtor 2 Do not st names.	ate the dependents'	Yes. Fill out the each dependent		Son Daughter	age179	with you? No X Yes No X Yes No X Yes No Yes X No Yes
Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental <i>Schedule J</i> , check the box at the top of the form and fill in the applicable date. Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on <i>Schedule I: Your Income</i> (Official Form 106L) 4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot. 4. \$800.00 If not included in line 4: 4a. Real estate taxes 4b. Property, homeowner's, or renter's insurance 4c. \$0.00 4c. Home maintenance, repair, and upkeep expenses	expense yourself	s of people other than	⊢				
any rent for the ground or lot. If not included in line 4: 4a. Real estate taxes 4a. \$0.00 4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. \$0.00 4d. \$0.00	Estimate your expenses as o the applicable Include expense of such assists	expenses as of your bankru f a date after the bankruptcy date. ses paid for with non-cash g ance and have included it or	ptcy filing date unles is filed. If this is a s overnment assistance is Schedule I: Your In	upplemental <i>Schedule J</i> , ch ce if you know the value come (Official Form 106I.)	eck the box at the top o	•	Your expenses
4b. Property, homeowner's, or renter's insurance 4c. Home maintenance, repair, and upkeep expenses 4d. \$0.00	any rent	for the ground or lot.	ises ioi your resider	ье. пюшае пы пюнуауе ра	aymento dhu		
4c. Home maintenance, repair, and upkeep expenses 4c. \$0.00							
		•					· · · · · · · · · · · · · · · · · · ·

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Debtor 1 Bobbi Marie Gilmartin
First Name Middle Name Last Name

Your expenses

5. Additional Mortgage payments for your residence, such as home equity loans

6. Utilities:

			Your expenses
5.	Additional Mortgage payments for your residence, such as home equity loans	5.	\$0.00
6.	Utilities:		
0.	6a. Electricity, heat, natural gas	6a.	\$490.00
	6b. Water, sewer, garbage collection	6b.	\$0.00
	6c. Telephone, cell phone, internet, satellite, and cable service	6c.	\$500.00
	6d. Other. Specify:	6d.	\$ 0.00
7.	Food and housekeeping supplies	7.	\$550.00
8.	Childcare and children's education costs	8.	\$0.00
9.	Clothing, laundry, and dry cleaning	9.	\$50.00
10	Personal care products and services	10.	\$95.00
11	Medical and dental expenses	11.	\$150.00
12	Transportation. Include gas, maintenance, bus or train fare.	12.	\$60.00
	Do not include car payments.		
13	Entertainment, clubs, recreation, newspapers, magazines, and books	13.	\$0.00
14	Charitable contributions and religious donations	14.	\$0.00
15			
	Do not include insurance deducted from your pay or included in lines 4 or 20.		
	15a. Life insurance	15a.	\$0.00
	15b. Health insurance	15b.	\$0.00
	15c. Vehicle insurance	15c.	\$0.00
	15d. Other insurance. Specify:	15d.	\$0.00
16	. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.		
	Specify:	16.	\$0.00
17	Installment or lease payments:		
	17a. Car payments for Vehicle 1	17a.	\$0.00
	17b. Car payments for Vehicle 2	17b.	\$0.00
	17c. Other. Specify:	17c.	\$0.00
	17d. Other. Specify:	17d.	\$0.00
18	Your payments of alimony, maintenance, and support that you did not report as deducted		
	from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$0.00
19	Other payments you make to support others who do not live with you.		
	Specify:	19.	\$0.00
20	Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.		
	20a. Mortgages on other property	20a.	\$ 0.00
	20b. Real estate taxes	20b.	\$ 0.00
	20c. Property, homeowner's, or renter's insurance	20c.	\$ 0.00
	20d. Maintenance, repair, and upkeep expenses	20d.	\$ 0.00
	20e. Homeowner's association or condominium dues	20e.	\$ 0.00

 Official Form 106J
 Record #
 763442
 Schedule J: Your Expenses
 Page 2 of 3

Case 18-09108 Doc 1 Filed 03/29/18 Entered 03/29/18 07:11:04 Desc Main Document Page 33 of 65

Bobbi Marie Debtor 1 Case Number (if known) First Name Middle Name Last Name \$0.00 21. 21. Other. Specify: 22.. Your monthly expense: Add lines 4 through 21. \$2,695.00 22. The result is your monthly expenses. 23. Calculate your monthly net income. 23a. \$2,997.47 Copy line 12 (your comibined monthly income) from Schedule I. 23a. \$2,695.00 23b. Copy your monthly expenses from line 22 above. 23b.-\$302.47 23c. Subtract your monthly expenses from your monthly income. 23c. The result is your monthly net income. 24. Do you expect an increase or decrease in your expenses within the year after you file this form? For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage? No Explain Here: Debtor's rent will decrease.

Official Form 106J Record # 763442 Schedule J: Your Expenses Page 3 of 3

Fill in this in	nformation to ident	tify your case:	
Debtor 1	Bobbi	Marie	Gilmartin
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	_ <u>ILLINOIS</u> (State)
Case Number	r		
()			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below						
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?						
No						
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
Under penalty of perjury, I declare that I have read th correct.	he summary and schedules filed with this declaration and that they are true and					
🗶 /s/ Bobbi Marie Gilmartin	×					
Signature of Debtor 1	Signature of Debtor 2					
Date 03/27/2018	Date					
MM / DD / YYYY	Date					

Fill in this in	Fill in this information to identify your case:						
Debtor 1	Bobbi	Marie	Gilmartin				
	First Name	Middle Name	Last Name				
Debtor 2							
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States Bankruptcy Court for the : NORTHERN District of ILLINOIS							
•			(State)				
Case Number (If known)	•		_				
(II KIIOWII)							

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

num	number (if known). Answer every question.							
	Give Details About Your Marital Status and Where Y	ou Lived Before						
01.	01. What is your current marital status?							
	Married							
	Not married							
02	During the last 3 years, have you lived anywhere other tha	an where you live nov	??					
	No.		But was					
	Yes. List all of the places you lived in the last 3 years. D	o not include where yo	u live now.					
	Debtor 1	Dates Debtor 1	Debtor 2:	Dates Debtor 2				
		lived there		lived there				
03	Within the last 8 years, did you ever live with a spouse or property states and territories include Arizona, California, and Wisconsin.)							
	No.							
	Yes. Make sure you fill out Schedule H: Your Codebtors	(Official Form 106H).						
F	Explain the Sources of Your Income							

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Marie Gilmartin Debtor 1 Bobbi Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income Gross income Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$11,183 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, \$41,281 Wages, commissions, For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2017) Operating a business Operating a business Wages, commissions, \$43,000 Wages, commissions, For the calendar year before that: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business

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Document Page 37 of 65 Debtor 1 Bobbi Marie Gilmartin Case Number (if known) First Name Middle Name Last Name 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income Gross income Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) Child Support \$1,923 From January 1 of current year until the date you filed for bankruptcy: Child Support \$5,500 For last calendar year: (January 1 to December 31, 2017) Interest income \$984 For last calendar year: (January 1 to December 31, 2017) Child Support \$5,000 For last calendar year: (January 1 to December 31, 2016) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

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Bobbi Marie Gilmartin Case Number (if known) Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Amount you still owe Was this payment for... payments Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe 08 Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment Include creditor's name payment Identify Legal actions, Repossessions, and Foreclosures Part 4: Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No. Yes. Fill in the details. Nature of the case Status of the case Court or agency 10 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11 Yes. Fill in the information below.

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ebto	r 1	Bobbi	Ma	rie	Gilmartin	Case Number (if kr	own)	
		First Name	Midd	le Name	Last Name			
			ys before you filed for b make a payment becaus		_	or financial institution, set off ar	ny amounts from y	our accounts
	I	No. Go to	o line 11					
		es. Fill	in the information below.					
		_	r before you filed for bai nted receiver, a custodia			session of an assignee for the bo	enefit of creditors,	a
	N							
	∐Ÿ	es.						
Pa	art 5:	List	Certain Gifts and Contrib	outions				
13	With	in 2 yea	rs before you filed for b	ankruptcy, did y	ou give any gifts with a total	value of more than \$600 per pers	on?	
	<u> </u>	No.						
14	_		in the details for each gift		an alva ann aite an acutullant	ione with a total value of more th	an 6600 to any ab	- wide of
14	_	_	rs before you filed for b	ankruptcy, did y	ou give any girts or contribut	ions with a total value of more th	an sout to any cha	arity?
	=	No. ∕es. Fill	in the details for each gifl	t.				
			· ·					
Pa	art 6:	List	Certain Losses					
		in 1 yea bling?	r before you filed for ba	nkruptcy or sinc	e you filed for bankruptcy, di	d you lose anything because of t	heft, fire, other dis	easter, or
	١	No.						
	□ \	es. Fill	in the details for each gift	t.				
Pa	art 7:	List	Certain Payments or Tra	nsfers				
16	With	in 1 vea	r before you filed for ba	nkruptcy, did vo	ou or anyone else acting on vo	our behalf pay or transfer any pro	perty to anyone y	ou
	cons	sulted al	bout seeking bankruptc	y or preparing a	bankruptcy petition?	ies for services required in your		
	_	No.	attorneys, bunkruptcy p	cition propurers	s, or creat counseling agence	ios for services required in your i	ounki uptcy.	
	=		in the details					
	_				D		Data	
	Ρ	arty Co	ntact Info		Description and value of an	y property transferred	Date payment or transfer	Amount of payment
			Law L.L.C.					Payment/Value: \$4,000.00: \$0.00
			Ionroe Street #3400					paid prior to filing,
		Chicag	o,IL 60603	· · · · · · · · · · · · · · · · · · ·				balance to be paid through the plan.
	P	arty Co	ntact Info		Description and value of an	y property transferred	Date payment or transfer	Amount of payment
		Hanany	will Credit Counseling		Credit Counseling Services		2018	\$25.00
		115 N.	Cross St.					
		Robins	on, IL 62454					

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Bobbi Marie Gilmartin Case Number (if known) Debtor 1 First Name Middle Name Last Name Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. Π No. Yes. Fill in the details. Description and value of any property transferred Date payment or Amount of payment transfer was made Robert S Gitmeid & Associates 18 Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Yes. Fill in the details for each gift. 19 Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) No. Yes. Fill in the details for each gift. List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20 Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. No. Yes. Fill in the details. Last 4 digits of account number Type of account or Date account was Last balance before instrument closed, sold, moved. closing or transfer or transferred Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? 22 Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else has or had access to it? Describe the contents have it? **Identify Property You Hold or Control for Someone Else**

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Debtor	1	Bobbi	Marie	Gilmartin	Case Number (if known)				
		First Name	Middle Name	Last Name					
	-	you hold or control any pro someone.	perty that so	meone else owns? Include any property	you borrowed from, are storing for, or ho	ld in trust			
	=	No.							
	Ц	Yes. Fill in the details.		Where is the property?	Describe the property	Value			
Par	4 40	Give Details About Envi	ronmental Info	ormation					
	For the purpose of Part 10, the following definitions apply:								
h	Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.								
		means any location, facility used to own, operate, or ut			, whether you now own, operate, or utilize	;			
		rdous material means anyt stance, hazardous material,	-	ronmental law defines as a hazardous wa ntaminant, or similar term.	ste, hazardous substance, toxic				
Repo	ort a	all notices, releases, and pr	oceedings th	at you know about, regardless of when t	ney occurred.				
24	Has	any governmental unit not	ified you that	you may be liable or potentially liable u	nder or in violation of an environmental la	w?			
	_	No. Yes. Fill in the details.							
	ш	roc. r iii iir ale detaile.		Governmental unit	Environmental law, if you know it	Date of notice			
25	Hav	e you notified any governm	nental unit of	any release of hazardous material?					
	=	No.							
	Ш	Yes. Fill in the details.		Governmental unit	Environmental law, if you know it	Date of notice			
26	Hav	e you been a party in any ju	udicial or adn	ninistrative proceeding under any enviro	nmental law? Include settlements and ord	lers.			
	_	No. Yes. Fill in the details.							
	_			Court or agency	Nature of the case	Status of the case			
Par	ŧ 11	Give Details About Your	Business or C	Connections to Any Business					
27	With	nin 4 years before you filed	for bankrupt	cy, did you own a business or have any o	of the following connections to any busin	ess?			
		A sole proprietor or self	-employed in	a trade, profession, or other activity, eit	her full-time or part-time				
		A member of a limited li	ability compa	any (LLC) or limited liability partnership (LLP)				
		A partner in a partnersh	•						
		An officer, director, or n							
		An owner of at least 5%	of the voting	or equity securities of a corporation					
	_	No. None of the above appli							
	Ц	res. Спеск ан тат арргу ав	ove and illi in	the details below for each business.					
		nin 2 years before you filed itutions, creditors, or other	-	cy, did you give a financial statement to	anyone about your business? Include all	financial			
	■ No.								
	Ц	Yes. Fill in the details.		Date issued					

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Sign Below							
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.							
✗ /s/ Bobbi Marie Gilmartin	×						
Signature of Debtor 1	Signature of Debtor 2						
Date 03/27/2018 MM / DD / YYYY	DateMM / DD / YYYY						
Did you attach additional pages to Your Statement of F	Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?						
No							
Yes							
Did you pay or agree to pay someone who is not an att	orney to help you fill out bankruptcy forms?						
No							
Yes. Name of person							
	Declaration, and Signature (Official Form 119).						

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re					
Bobb	bi Marie Gi	ilmartin / Debtor		Case No:	
				Chapter:	Chapter 13
		DISCLOSURE	OF COMPENSATION OF ATTORNEY	Y FOR DEI	BTOR
comp	pensation pa	aid to me within one year before the	P. 2016(b), I certify that I am the attorney filing of the petition in bankruptcy, or agre in contemplation of or in connection with	ed to be paid	d to me, for services
	For legal s	services, I have agreed to accept	\$4,000.00		
	Prior to the	e filing of this statement I have receive	ved \$0.00		
	Balance D	rue	\$4,000.00		
2.	The source	of the compensation paid to me was	:		
	Debt	tor(s) Other: (specify)			
3.	The source	of compensation to be paid to me is:			
	Deb	otor(s) Other: (specify)			
4.	I have	outer: (speeny)	sed compensation with any other person un	nless they ar	re members and associates
[of my attach	law firm. A copy of the agreement, ed.	compensation with a other person or perso together with a list of the names of the peo	ple sharing	in the compensation, is
	case, includ		eed to render legal service for all aspects of	the bankru	ptcy
	a. Analy		, and rendering advice to the debtor in dete	ermining wh	ether to file a petition in
			dules, statements of affairs and plan which	may be rea	uired:
	_		g of creditors and confirmation hearing, and		
6.	Py naraam	ant with the dahtor(s), the shove disc	losed fee does not include the following se	arvica:	-
0.	by agreem	ent with the debtor(s), the above-disc	losed fee does not include the following se	arvice.	
			CERTIFICATION		
			complete statement of any agreement or arr f the debtor(s) in this bankruptcy proceeding	-	or
		Date: 03/28/2018	/s/ Jonathan Daniel Parker		
		Date	Signature of Attorney		
			Geraci Law L.L.C.		

Page 1 of 1 Record # 763442

Name of law firm

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule, and explain how and when the attorney's fees and the trustee's fees are determined and paid.



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- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.
- 6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and when the case is called for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO

1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.

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- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307 (a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

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C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3. If the case is converted to a case under chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the chapter 7 case for any unpaid fees and expenses, pursuant to section 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:

- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows: purpose: provide some money for attorney without waiting 6 months. Advantage to debtor: costs client less by reducing administrative expense and encouraging efficiency rather than charging by hour and submitting bills.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;

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- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

[Remaining page intentionally left blank]



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- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$ 4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$310.00

3. Before signing this agreement, the attorney has received ,\$ 0							
toward the flat fee, leaving a balance due of \$_	4000 ;	; and \$310	for expenses				
leaving a balance due for the filing fee of \$ 0							

4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date: 377 18

Signed:

Politor(e)

Co-Debtor(s)

Attorney for the Debtor(s)

Do not sign this agreement if the amounts are blank.

Case 18-09108

Doc 1 File **G97/2Ci/L8W Erte Ce**d 03/29/18 07:11:04 National Headquarters; 154 En Monroe Street #3/400 Chicago, IL 60603 1-866-925-1313 www.imotapes.com

Desc Main



Date: 3/22/2018

Consultation Attorney: MMA

Record #: 763-442

Attorney Retainer Agreement Chapter 13	
X The undersigned hires Geraci Law L.L.C. for representation in a Chapter 13 bankruptcy. I have signed and	
"Court Approved Retention Agreement" (CARA) or "Rights and Responsiblities" (RR) between Chapter 13 Debtors and their Attor	neys" Any terms that
conflict with it are null and void. I agree to comply with those terms. Attorney fees for filed Chapter 13 Bankruptcy shall be \$	
the CARA or RR if applicable. I have been advised of my Chapter 7 alternative and choose to file Chapter 13 instead even thou	gh it usually costs more.
More than 1 attorney or paralegal will work on my case. I will use CLIENT CORNER and read all material on it and the Geraci	Law Website.
x 166 FEES: This does NOT INCLUDE court filing cost of \$310, credit counseling or financial management classes.	Any amount not paid by me
prior to the case being filed shall be paid ahead of creditors through the Chapter 13 Trustee. The CARA fee is a flat fee, but my a	
court for additional fees based on the following hourly rates: Attorney- \$275/hr; Senior Attorney- \$375/hr; Supervising Attorney-\$450/hr; Parale	
\$150/hr. if allowed by the CARA or court order, such as excessive work, motions, evidentiary hearings, adversary proceedings or a	appeals. Fees are "flat fees"
and "advance payment retainers" for pre-filing and pre-confirmation work, become property of this firm on payment, and are depo	sited into the firm's
operating account. I can choose to pay on an hourly basis, but flat fee usually results in me paying less. Payments are applied to	the "flat fee". If this contract
is terminated by either party prior to the filing of the case, we will refund unearned fees. If I close my file, my case is dismissed or	breach this contract I agree
to pay for the work done. In Wisconsin, I can submit fee disputes to binding arbitration within 30 days with the Wisconsin Lawyers	
Protection(c/o State Bar of Wisconsin, P.O. Box 7158, Madison, WI 53707-7158) I assign to my attorney all amounts tendered as	
authorize my attorney to transfer said funds from his trust account to his operating account in payment of all outstanding fees owe	
x Attorney fees and costs get paid before my creditors before mortgage arrears, and vehicles scheduled to b	
getting paid. Vehicles may be scheduled to get a small payment to cover depreciation each month, like \$15-100, until attorney fe	ees are paid, then the vehicle
gets larger payments, so the vehicle is paid in about the same time as it would be if the attorney fees were not first. RESULT: if I	fail to complete the plan, I
may end up paying my attorney but not as much on my vehicle and mortgage arrears and other creditors, so I will to do my best to	
x Injury or other claims or property I now have or acquire after filing Chapter 13, I must disclose to Geraci law a	
and to the Bankruptcy Court and my creditors, in a filed amendment and obtain authority to keep them or pay those claims to the	
x PLAN: My estimated payment is \$\frac{205-27}{205-27}\text{per month for }\frac{35-6}{205-25} months based on the information I have	
expenses, assets and debts. The payment or length may need to be increased for all or part of the plan term. The Court, Chapter	
could object to my proposed Chapter 13 payment, which may cause it to increase. I agree to read my petition and plan and stu	
know what is included, INCLUDING what debts, assets property and exemptions I am claiming, and to make full disclosi	
x TAX REFUNDS or other income during plan: I will send my IRS and state tax returns to my attorney or the	
over refunds, additional income or assets to the Trustee unless I am already paying my creditors 100%. If my income or expense	
may have to change. If I am eligible to receive a tax refund during my Chapter 13, I may have to send it to the Chapter 13 Trustee	
advised that I do not need to. If I receive any significant sums of money other than through employment, including but not limited	
workers compensation award, personal injury or other court settlement, I MUST notify my attorney immediately and I may have to	
into my Chapter 13 plan. I will make sure if I get INJURED or get A CLAIM after filing I WILL DISCLOSE IT BY AMENDING MY C	
X Plan payment includes all debts I list, unless plan states otherwise: I may be paying some creditors directly	
NOT include include future mortgage, rent, condo fees and support payments; criminal fines/court fees; rent/lease arrears; stude	
unless 100% planned to unsecured creditors, sold property taxes; debts incurred after the case is filed, including any taxes or HC	A lees as long as the
property is in my name; other	a interest and if I don't now
x Student loans: are usually NEVER paid 100% in a Chapter 13, so my student loans will CONTINUE to accru	
them directly they will be even larger at the end of the plan, so I have been told about this and I will deal with my student loans my	
x Debts not discharged if not paid in full: student loans; educational debts; tax debt interest; unfiled or late file	
debts; support/maintenance debts; debts incurred by fraud, or debts listed in your red folder or found non-dischargeable by a Jud x Our Representation is limited to Bankruptcy Court until Discharge or case closing of this bankruptcy.	yo. Me do not represent you in
x Our Representation is limited to Bankruptcy Court until Discharge or case closing of this bankruptcy. state court, or in loan modifications, short sales, etc. Any delay in filing could result in judgments or liens we can't eliminate in ban	kruncy When this case is
closed by the Clerk or you receive a discharge, whichever is first, our representation of you ends.	intupoy. When the ease is
Observe of the third because the self-remaining and in our any anality or debt without the express parmission	of my attorney or the Court
and I must make full disclosure of all income, expenses, debts and assets in my initial consultation and on my bankruptcy petition	i
No Dischause If I fall to remain assessed in a demantic assessed obligation (DCO) as fail to config to the Court the	 at I have remained current in
DSO or mortgage payments, or if I fail to take my financial management class. I have received the 11 U.S.C § 527(a) disclosures	on a separate sheet.
O a decrease of the second state of the second	• • • • • • • • • • • • • • • • • • •
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Bobbi Gilmartin (Debtor) (Joint Debtor)	
V/14/2 -110	
Atterney for the Debtor(s) Representing Geraci Law L.L.C.	rev 171129
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Case 18-09108 Doc 1 Filed 03/29/18 Entered 03/29/18 07:11:04 Desc Main CHAPTER 13 PLAN ACKNOWEEDGMENT

I, Bobbi M Gilmartin _____, hereby acknowledge that I have reviewed my Chapter 13 plan with my attorney, and the following are the terms being proposed: The total amount to be paid to the Trustee is estimated to be \$_10,800____. I will pay \$_300___ per month for at least 36 months. This amount may change depending on the claims filed, and the total amount I am required to pay will increase if I am required to turn over some or all of my tax refunds. Any scheduled increases are as follows: This includes: 1. These vehicles: none 2. These other secured debts: none 3. Tax debt of \$2,928 Support debt of \$0 Mortgage arrears of \$04. Other: none Mortgages are provided for as follows: Paid direct to the creditor every month ____ __ Included in my plan payment All of my debts are being paid in my Chapter 13 except the following that I am paying direct: The following vehicle(s): My student loans PAYING IN DEFERMENT N/A Other: none OTHER TERMS _ I understand that my attorneys' fees will be paid in full before my other creditors and if I fail to make my payments and my case is dismissed or converted before those fees are paid, any secured creditors will not have been paid as much as they may have otherwise been paid, which may prevent me from keeping the collateral if my case is dismissed or converted. \mathcal{K}_{-} I understand my plan payments start with my first paycheck after filing. If the payment is not deducted from my check, I must set it aside and send it to the Trustee. I must pay the Trustee any non-exempt proceeds I receive from any cause of action. ____ I will notify my attorneys if I am injured, have the right to sue anyone for any reason, win the lottery. receive an inheritance, or otherwise become entitled to receive any sum of money during my bankruptcy. I must be signed up for client corner and texting so my attorneys can communicate with me. $\underline{\mathcal{BG}}$ _____ I <u>will</u> notify my attorneys if I move, change my phone number or change or lose my job. I must provide my attorneys copies of my tax returns every year, and will turn over my tax refund to the Trustee unless my attorney specifically informs me in writing that I am not required to do so. Other: Bobbi Gilmartin x Date: 3/07/

X______Date:

For Geraci Law:

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bobbi Marie Gilmartin / Debtor	Bankruptcy Docket #:
	Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 03/27/2018 /s/ Bobbi Marie Gilmartin

Bobbi Marie Gilmartin

X Date & Sign

Record # 763442 B 1D (Official Form 1, Exh.D)(12/08) Page 1 of 1

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a joint case (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

B 201A (Form 201A) (11/11) 763442 Page 1 of 2 Record #

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Form B 201A, Notice to Consumer Debtor(s)

In re Bobbi Marie Gilmartin / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 03/27/2018	/S/ Boddi Marie Gilmartin			
	Bobbi Marie Gilmartin			
Dated: 03/28/2018	/s/ Jonathan Daniel Parker			

Attorney: Jonathan Daniel Parker

Record # 763442 Form B 201A, Notice to Consumer Debtor(s) Page 2 of 2

Case 18-09108 Doc 1 Filed 03/29/18 Entered 03/29/18 07:11:04 Desc Main DISCLAIM Doc 1 Filed 03/29/18 Entered 03/29/18 07:11:04 Desc Main

- 1. Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- 2. Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- 3. Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signers and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- 4. TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankruptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.
- 18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!!!

Bobbi Marie Gilmartin

Dated: 3 /2 / /2018

Babbi Gilmurtin

X Date & Sign

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In re

Bobbi Marie Gilmartin / Debtor

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

I DECLARE UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

Dated: 3 127 /2018

Bobbi Gilmartin

Bobbi Marie Gilmartin

X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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Part 4:

Sign Below

By signing here, I declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Dobbi Gilmartin

Bobbi Marie Gilmartin

Date: 3 127 /2018

If you checked line 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

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Form B 201A, Notice to Consumer Debtor(s)

In re Bobbi Marie Gilmartin / Debtor

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

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3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: <u>3 /27 /</u> 2018	Bobbi Gilmartin Bobbi Marie Gilmartin	X Date & Sign
Dated://2018	Attorney: Jonathan Daniel Parker	

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Debtor 1	Bobbi	Marie	Gilmartin	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

Signature of Attorney for Debtor	_ Date	Dated: MM / DD ∮ YYYY	/2018
Mario M. Arreola			
Printed name			
Geraci Law L.L.C.			
Firm name			
EE E Manroa Ct #2400			
55 E. Monroe St., #3400 Number Street			
	IL	60603	
Number Street Chicago	IL State	60603 ZIP Code	
Number Street	State		cilaw.com
Number Street Chicago City	State	ZIP Code	cilaw.com

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In 1	re				
Boł	bbi Marie G	Cilmartin / Debtor		Case No:	
				Chapter:	Chapter 13
		DISCLOSURE OF CO	MPENSATION OF ATTORN	NEY FOR DEE	BTOR
	npensation p	o 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(baid to me within one year before the filing of the rendered on behalf of the debtor(s) in contents.	b), I certify that I am the attorn the petition in bankruptcy, or a	ey for the abov greed to be paid	e named debtor(s) and that d to me, for services
	For legal	services, I have agreed to accept	\$4,000.00		
	Prior to th	ne filing of this statement I have received	\$0.00		
	Balance I	Due	\$4,000.00		
2.	The source	e of the compensation paid to me was:			
	Deb	otor(s) Other: (specify)			
3.	The source	e of compensation to be paid to me is:			
	De	btor(s) Other: (specify)			
4.		e not agreed to share the above-disclosed comp y law firm.	pensation with any other persor	unless they ar	e members and associates
		e agreed to share the above-disclosed compens y law firm. A copy of the agreement, together ned.			
5.	In return for case, inclu	or the above-disclosed fee, I have agreed to rending:	nder legal service for all aspects	s of the bankru	ptcy
	_	ysis of the debtor's financial situation, and reno	dering advice to the debtor in d	etermining who	ether to file a petition in
		ruptcy;	taments of offices and also who	i ala manay lan manay	sino di
	_	aration and filing of any petition, schedules, sta esentation of the debtor at the meeting of credit	-		
	с. керг	eschiation of the debtor at the meeting of credit	tors and commination hearing,	and any adjourn	ned hearings thereor,
6.	By agreem	nent with the debtor(s), the above-disclosed fee	does not include the following	g service:	
		I certify that the foregoing is a complete payment to me for representation of the debt	• •	~	or
		Dated: / /2018			
		Date Date	Signature of Attorney		
			Geraci Law L.L.C.		

Page 1 of 1 Record # 763442

Name of law firm

Case 18-09108 Doc 1

Filed 03/29/18 Entered 03/29/18 07:11:04 Desc Main Document Page 61 of 65 Bobbi Marie Gilmartin Case Number (if known) Dehtor 1 Last Name Part 6: Answer These Questions for Reporting Purposes 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) What kind of debts do as "incurred by an individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts. Are you filing under No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and Do you estimate that after administrative expenses are paid that funds will be available to distribute to unsecured creditors? any exempt property is No. excluded and administrative expenses Yes are paid that funds will be available for distribution to unsecured creditors? 1-49 1,000-5,000 How many creditors do 25,001-50,000 you estimate that you 50-99 5,001-10,000 50,001-100,000 owe? 100-199 10,001-25,000 ☐ More than 100,000 200-999 How much do you \$0-\$50,000 ☐ \$1,000,001-\$10 million □\$500,000,001-\$1 billion estimate your assets to \$50,001-\$100,000 \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion be worth? **\$100,001-\$500,000** □ \$50,000,001-\$100 million □\$10,000,000,001-\$50 billion ☐ \$500,001-\$1 million ☐ \$100,000,001-\$500 million ☐More than \$50 billion \$0-\$50,000 How much do you □ \$1,000,001-\$10 million □\$500,000,001-\$1 billion estimate your liabilities \$50,001-\$100,000 □ \$10,000,001-\$50 million □\$1,000,000,001-\$10 billion to be? **\$100,001-\$500,000** \$50,000,001-\$100 million □\$10,000,000,001-\$50 billion □ \$500,001-\$1 million ■ \$100,000,001-\$500 million ☐ More than \$50 billion Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and For you correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Official Form 101

Record # 763442

Executed on

Voluntary Petition for Individuals Filing for Bankruptcy

page 6

Signature of Debtor 2

MM / DD / YYYY

Executed on

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Debtor 1	Bobbi First Name	Marie Middle Name	Gilmartin Last Name	Case Number (if kn	own)	
represer	ar attorney, if you are ented by one are not represented ttorney, you do not offile this page.	I, the attorney for the di proceed under Chapter each chapter for which 11 U.S.C. § 342(b) and	ebtor(s) named in this petition, 7, 11, 12, or 13 of title 11, Unit the person is eligible. I also ce, in a case in which § 707(b)(4) chedules filed with the petition in	Date	ned the relief available ebtor(s) the notice re	e under quired by
		Printed name Geraci Lav Firm name	roe St., #3400			
		Chicago		IL State	60603 ZIP Code	
		Contact Phone _	312-332-1800	Email address	sndil@geracil	aw.com
		6297378 Bar number		IL State	-	

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Fill in this in	formation to iden	tify your case:	
Debtor 1	Bobbi	Marie	Gilmartin
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	r the : <u>NORTHERN</u> District of	ILLINOIS (State)
Case Number	r		
(If known)			

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NOT an attorney to	to help you fill out bankruptcy forms?
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have read the summar correct.	y and schedules filed with this declaration and that they are true and
*Bobb Gilmartin Signature of Debtor 1	Signature of Debtor 2
Date 3 27 /2018 MM / DD / YYYY	Date

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Debtor 1	Bobbi	oi Marie Gilmartin		Case Number (if known)		
	First Name	Middle Name	Last Name			

Sign Below						
I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.						
* Bobbi Gilmartin *	Signature of Debtor 2					
Date 3 27 /2018 MM / DD / YYYY	DateMM / DD / YYYY					
Did you attach additional pages to Your Statement of Financial Affair	rs for Individuals Filing for Bankruptcy (Official Form 107)?					
No						
Yes						
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?						
No						
Yes. Name of person	Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION

In i	re						
Bol	bbi Marie Gilmartin / Debtor		Case No:				
			Chapter:	Chapter 13			
	DISCLOSURE OF COM	IPENSATION OF A	TTORNEY FOR DEB	TOR			
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b impensation paid to me within one year before the filing of the detection of the debtor(s) in contempts.	ne petition in bankrupt	cy, or agreed to be paid	I to me, for servic	es		
	For legal services, I have agreed to accept	\$4,000.00					
	Prior to the filing of this statement I have received	\$0.00					
	Balance Due	\$4,000.00					
2.	The source of the compensation paid to me was: Debtor(s) Other: (specify)						
3.	The source of compensation to be paid to me is:						
٥.	Debtor(s) Other: (specify)						
4.	I have not agreed to share the above-disclosed composition of my law firm.	ensation with any other	er person unless they ar	e members and as	sociates		
	I have agreed to share the above-disclosed compensa of my law firm. A copy of the agreement, together vattached.						
5.	In return for the above-disclosed fee, I have agreed to rene case, including:	der legal service for al	l aspects of the bankru	ptcy			
	a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in						
	bankruptcy;b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;						
					vo f:		
	c. Representation of the debtor at the meeting of creditor	ors and commination is	icaring, and any adjour	ned nearings there	ю,		
6.	By agreement with the debtor(s), the above-disclosed fee	does not include the fo	ollowing service:				
		ERTIFICATION					
	I certify that the foregoing is a complete spayment to me for representation of the debto			or			

Signature of Attorney

Geraci Law L.L.C. Name of law firm

Dated:

Date

/2018